



MTW WAIVER HARDSHIP POLICY

The RHA has established a hardship policy to evaluate individual circumstances to address hardship exemption requests.

Applicable Family Situations

Qualifying hardships include the following:

1. The family has experienced a decrease in income because of changed circumstances including,
 - a. Involuntary loss or reduction of employment
 - b. Death in the family
 - c. Involuntary reduction in or loss of earnings or other assistance
2. The family has experienced an increase in expenses because of changed circumstances, for
 - a. Medical costs that exceed 25% or more of the family's current expense
 - b. Involuntary loss of transportation, such as a serious car accident
 - c. Education
 - d. Similar items
 - e. Such other situations and factors determined by the RHA to be appropriate.

Process for Agency Review and Determination

When a client requests a hardship exemption from an MTW activity, the RHA will take the following actions:

1. Determine whether a hardship exists within a reasonable time after the family request and whether it is temporary or long term.
 - a. If it is determined that a financial or other hardship exists and is **TEMPORARY**, the RHA will provide an exemption from the MTW activity at a reasonable level for up to 90 days. After that time, the RHA will reinstate the MTW activity from the beginning of the suspension. The RHA will offer the family a reasonable repayment agreement, on terms and conditions established by the RHA for back rent owed by the family.
 - b. If it is determined that a financial or other hardship exists and is **LONG-TERM**, the RHA will provide an exemption from the MTW activity at a reasonable level for a specified duration determined by the RHA. After that time, the RHA will reinstate the MTW activity from the beginning of the suspension. The RHA will offer the family a reasonable repayment agreement on terms and conditions established by the RHA for back rent owed by the family.
2. All hardship requests must provide verification documents confirming the hardship based upon the Applicable Family Situations stated above. If no verification is provided, the hardship request is denied.
3. Only 1 hardship each year and only 1 hardship may be active at a time.
4. The effective date of an approved exception will be the 1st day of the month following the determination by the RHA

Resident and Participant Notification

The RHA will notify families of its Hardship Policy through its Administrative Plan, at intake, at recertification, and when a family is to be terminated due to an MTW activity.

Grievance Procedure

If a family's hardship request is denied, the family is permitted to go before the Hearing Officer for a second review.

Reasonable Accommodations

The RHA will address persons requesting a reasonable accommodation under 24 CFR part 8 through the RHA's Reasonable Accommodations Policy and procedures.